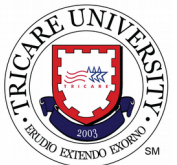




# Module 10:

# Pharmacy



# Module Objectives

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**After this module, you should be able to:**

- **Describe the TRICARE pharmacy benefit**
- **List who is eligible for TRICARE Pharmacy Benefits**
- **Compare the TRICARE Pharmacy options**
- **List TRICARE pharmacy costs**



# TRICARE Pharmacy Benefit

- The TRICARE pharmacy benefit provides cost sharing for drugs and medicines that:
  - Are approved for marketing by the U.S. Food and Drug Administration
  - By U.S. law, require a physician's or other authorized professional provider prescription (acting within the scope of their license)
  - Are actually ordered and prescribed by an authorized provider in accordance with state and federal law
- In June 2008, the DoD awarded Express Scripts, Inc. (ESI) the contract for the retail and home delivery portions of the TRICARE Pharmacy Program



# TRICARE Pharmacy Program

- TRICARE offers several convenient ways to have prescriptions filled
- While each option listed below is available worldwide, some may be limited outside of the continental United States

Direct Care (Military Treatment Facility) Pharmacy	The least expensive option with no out-of-pocket costs.
Home Delivery (includes specialty services)	Safe, convenient and most cost-effective option when a direct care (military treatment facility) pharmacy is not available.
Retail Network Pharmacy	Fast and convenient...more than 60,000 network pharmacies in the continental United States and U.S. Territories.
Retail Non-Network Pharmacy (includes overseas host nation pharmacies)	A pharmacy that is not in the TRICARE pharmacy network. It is the most expensive of the four available TRICARE pharmacy options.



# Direct Care (MTF) Pharmacy

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- Beneficiaries must present a valid uniformed services ID card
- Beneficiaries may have prescriptions filled (up to a 90-day supply for most medications) at a military treatment facility (MTF) pharmacy free of charge
  - Includes prescriptions written by licensed civilian providers if the MTF carries the medication
- Each MTF is required to make available those medications listed on the Basic Core Formulary
  - Non-formulary drugs are generally not available at MTFs
  - MTFs may add other medications to their local formularies based on the scope of care at each MTF



# Home Delivery

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- TRICARE Pharmacy home delivery is safe, convenient and easy to use when traveling, on a temporary assignment or relocating
- Beneficiaries will need to establish and activate an account via phone, mail, or online
  - Accounts must be established for each family member who wishes to use the service
- Prescriptions may be mailed to any address in the United States and its territories, including temporary and APO/FPO addresses
- Beneficiaries may have prescriptions filled (up to a 90-day supply for most medications) via home delivery with minimal out-of-pocket costs
- Once you're registered, refills may be requested by mail, phone or online



# Retail Network Pharmacy Option

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- The network retail pharmacy option allows beneficiaries to fill prescriptions at civilian pharmacies throughout the United States, including U.S. territories
- Beneficiaries simply present their written prescriptions along with their uniformed services ID card
  - TRICARE for Life beneficiaries who have Medicare Part D must show their Medicare card
- Prescriptions from a licensed providers may be submitted via fax, or phone to the retail network pharmacy of choice, depending on pharmacy laws for that state
- Beneficiaries can find retail network pharmacies near their home or while traveling by accessing the Pharmacy Locator at:
  - Online: [www.member.express-scripts.com/TRICARE/pharmacy](http://www.member.express-scripts.com/TRICARE/pharmacy)
  - Phone: 1-877-363-1303, press 2 and follow the prompts





# Retail Non-Network Pharmacy Option

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- A non-network retail pharmacy is a pharmacy that is not in the TRICARE pharmacy network
- When using a non-network pharmacy, beneficiaries will have to pay the full price for medication and file a claim for reimbursement
- Reimbursements are subject to deductible or out-of-network cost shares and TRICARE-required copayments
- When getting prescriptions filled in the United States, including its territories, visiting retail non-network pharmacies should be the beneficiary's last option





# TRICARE Pharmacy Costs

Pharmacy Type	Formulary Medication Costs		Non-Formulary Medication Costs
	Generic	Brand name	Non-Formulary
Direct Care (MTF) (up to a <b>90-day</b> supply)	\$0	\$0	Not Applicable (generally not available at MTFs)
Home Delivery (up to a <b>90-day</b> supply)	\$3	\$9	\$22*
Retail Network Pharmacy (up to a <b>30-day</b> supply)	\$3	\$9	\$22*
Retail Non-Network Pharmacy (up to a 90-day supply)	<b>TRICARE Prime Beneficiaries:</b> 50% copayment applies after the point of service deductible is met (\$300 single/\$600 family)  <b>All Other Beneficiaries:</b> The 90-day copayment applies unless the 20% of the total cost is greater, after the annual outpatient deductible		<b>TRICARE Prime Beneficiaries:</b> 50% copayment applies after the point of service deductible is met (\$300 single/\$600 family)  <b>All Other Beneficiaries:</b> Medical 20% of the total cost, whichever is greater, after the annual outpatient deductible

\*The 90-day copayment applies unless the 20% of the total cost is greater, after the annual outpatient deductible



# **Congratulations! You've Completed Module 10: Pharmacy**

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**You should now be able to:**

- **Describe the TRICARE pharmacy benefit**
- **List who is eligible for TRICARE Pharmacy Benefits**
- **Compare the TRICARE Pharmacy options**
- **List TRICARE pharmacy costs**

